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PATENT  
Customer No. 22,852  
Attorney Docket No. 08521.0005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Robert POLLIN ) Group Art Unit: 2166  
)  
Serial No.: 09/492,133 ) Examiner A. Kalinowski  
)  
Filed: January 27, 2000 )  
)  
For: AUTOMATED PAYMENT SYSTEM )  
AND METHOD )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(c)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(c), Applicant brings to the attention of the Examiner the document listed on the attached PTO 1449. This Information Disclosure Statement is being filed after the events recited in Section 1.97(b) but, to the undersigned's knowledge, before the mailing date of either a Final action, Quayle action, or a Notice of Allowance. Under the provisions of 37 C.F.R. § 1.97(c), please charge the \$180.00 fee as specified by Section 1.17(p) to our Deposit Account No. 06-0916.

A copy of the listed document is attached.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed document is material or constitutes "prior art." If the Examiner applies any of the documents as prior

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art against any claims in the application and Applicant determines that the cited document does not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.


If there are any additional fees due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: January 2, 2004

By: \_\_\_\_\_

  
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